

# **EXHIBIT 1**



A Quest Diagnostics Company

Standards  
and  
Protocols  
Manual

For  
Insurance  
Examination  
Services

This document is prepared for the exclusive use of those individuals engaged in completion of medical examination and specimen collection services on behalf of customers of ExamOne World Wide, Inc. All information contained in this document is proprietary and confidential, is the property of ExamOne World Wide, Inc., and may not be copied or used, in whole or in part, without the express written permission of ExamOne World Wide, Inc.



A Quest Diagnostics Company

Standards  
and  
Protocols  
Manual

For  
Insurance  
Examination  
Services

## Table of Contents

	Page
<b>Standards</b>	
<a href="#"><u>Introduction</u></a>	<a href="#"><u>1</u></a>
<a href="#"><u>Preparing and Scheduling an Exam</u></a>	<a href="#"><u>2</u></a>
<a href="#"><u>Contacting Applicants</u></a>	<a href="#"><u>2</u></a>
<a href="#"><u>Accepting "Pre-Set" Appointments</u></a>	<a href="#"><u>5</u></a>
<a href="#"><u>Canceling Appointments</u></a>	<a href="#"><u>5</u></a>
<a href="#"><u>Personal Safety</u></a>	<a href="#"><u>5</u></a>
<a href="#"><u>Conducting Examinations</u></a>	<a href="#"><u>5</u></a>
<a href="#"><u>Providing Exam Results</u></a>	<a href="#"><u>6</u></a>
<a href="#"><u>Communicating Exam Information to Applicants</u></a>	<a href="#"><u>7</u></a>
<a href="#"><u>Time Estimates for Service Completion</u></a>	<a href="#"><u>7</u></a>
<a href="#"><u>ExamOne Quality Procedures</u></a>	<a href="#"><u>8</u></a>
<a href="#"><u>Information Privacy and Security Standards</u></a>	<a href="#"><u>8</u></a>
<a href="#"><u>Miscellaneous Notes</u></a>	<a href="#"><u>9</u></a>
 <b>Protocols</b>	
<a href="#"><u>Collection of Specimens</u></a>	<a href="#"><u>11</u></a>
<a href="#"><u>Collection of Physical Measurements</u></a>	<a href="#"><u>23</u></a>
<a href="#"><u>Collection of Medical History Information</u></a>	<a href="#"><u>26</u></a>
<a href="#"><u>Collection of Other Testing Information</u></a>	<a href="#"><u>34</u></a>
<a href="#"><u>Conducting Older Age Assessments</u></a>	<a href="#"><u>37</u></a>
<a href="#"><u>Completing Electrocardiograms</u></a>	<a href="#"><u>42</u></a>
<a href="#"><u>Packet and Check Handling</u></a>	<a href="#"><u>43</u></a>
 <b>Forms</b>	
<a href="#"><u>Laboratory Standard Operating Procedures</u></a>	<a href="#"><u>A-1</u></a>
<a href="#"><u>Annual Background Check Certification</u></a>	<a href="#"><u>A-2</u></a>
<a href="#"><u>Confidentiality and Non-Disclosure Acknowledgment</u></a>	<a href="#"><u>A-3</u></a>
<a href="#"><u>Identification Badge Template</u></a>	<a href="#"><u>A-4</u></a>
 <a href="#"><u>ECG Manual</u></a>	<a href="#"><u>B-1</u></a>

## FOREWORD

As independent medical professionals, ExamOne expects examiners to perform all services with the appropriate level of due care and professional skill while maintaining adherence to industry accepted standard procedures, federal, state and local regulatory requirements, as well as specific standards required by ExamOne's insurance company customers.

The services you are contracted to provide may include collection of specimens which are to be tested at a federally licensed medical testing laboratory. Federal regulations mandate that all such laboratories publish standard procedures related to the collection and handling of specimens and that anyone performing such collection or handling of specimens follows the established procedures. You agree to perform such collections in compliance with all applicable standards and procedures for each individual specimen collection as defined by the laboratory that will be testing the specimen. The standard procedures and practices for ExamOne, a Quest Diagnostics Company are specifically included by this reference.

## **INTRODUCTION**

ExamOne is committed to providing the highest quality services to the insurance industry. ExamOne makes referrals to paramedical and medical examiners for examinations related to underwriting of certain insurance products, primarily life insurance. Additionally, exams may be conducted involving applicants for Long Term Care, Health and Disability insurance. The ExamOne Standards & Protocols Manual is designed to familiarize independently contracted examiners with the level of service expected by ExamOne and its clients.

The examination process combines a variety of standard medical procedures with other processes that are unique to our industry and to individual clients. Since the information resulting from our examinations is used by a wide variety of life insurance companies in their underwriting decision making process, each client has a unique set of requirements related to the exam process.

As a skilled medical professional you should already be proficient in the medical procedures required to complete exams. The purpose of this manual is to convey the standards expected by the insurance companies as well as reflect the communication protocols generally expected by insurance companies, agents, brokers and their applicants.

The accuracy of our exam services is important to insurance companies to ensure fair evaluation and underwriting of their insurance applications. The level of professionalism and timeliness of completing these services is also of great importance to our customers.

Depending on the services requested by an insurance company, services may be provided by either a licensed and/or certified examiner or a physician. Before any services are provided by a contractor a copy of his/her current licenses (if required) must be reviewed and background checks will be conducted by ExamOne. Each proposed contractor will need to be approved by our compliance team prior to completing any exams on behalf of clients of ExamOne. Licenses will also be reviewed one month before their scheduled expiration. Services provided by physicians will require an active physicians' license with no history of disciplinary action. Any disciplinary actions brought against a physician after beginning the contract are a basis for terminating the relationship.

## **STANDARDS FOR ARRANGING, CONDUCTING AND REPORTING EXAMS**

### **A. PREPARING AND SCHEDULING AN EXAM**

1. Prepare forms, supplies, and equipment.
2. Use the insurance company's form for service level provided (MD, Paramed).
3. The correct lab kit should be used.
4. Examiners are expected to provide the following types of equipment and supplies.
  - Appropriate blood and/or urine collection kit (may be supplied by referring ExamOne Office)
  - Centrifuge
  - Cloth measuring tape for chest and abdominal measurements
  - EKG machine (if necessary)
  - Portable scale (measuring up to 350 pounds, preferably up to 400 pounds)
  - Retractable steel measuring tape for height (measuring up to 7 feet)
  - Sharps container (if blood sample is required)
  - Blood Pressure cuff of both regular and extra large with a Sphygmomanometer
  - Stethoscope
  - Non-Latex Tourniquet and gloves (Please do not use gloves for tourniquets)
  - Watch with a second hand
  - ExamOne Contractor ID Badge

### **B. CONTACTING AN APPLICANT TO SCHEDULE AN EXAM**

This protocol should only be used if your local office is not being centrally scheduled (see paragraph 4 for information on centralized scheduling).

1. This summary has been compiled from Standards provided by insurance companies. Most orders will have both home and business numbers listed for the applicant, if necessary and available. The order may also contain a cell phone number or email address. When contacting an applicant, please use all contact information supplied. Unless expressly requested by an agent, applicant or order requestor, no calls should be initiated to an applicant's home before 8 a.m. or after 9 p.m. If numbers provided are not correct, please try a phone book or call directory assistance. If you still need help, please contact your ExamOne office for assistance.
2. In accordance with privacy considerations, contact should be made with applicant only unless otherwise requested by the referring ExamOne office. Please identify purpose of call including name of referring agent (if applicable) and insurance company. Agent/order requestor should advise applicant that an examiner will be contacting him/her.

3. When making contact with an applicant to arrange for an exam, insurance companies expect that certain information will be made available to applicants, which includes:
- Length of exam process (typically 20-30 minutes)
  - Need to have available physician contact information for physicians seen in last 5-10 years
  - Need to have medical history information available
  - Requirement for biometric collection, physical measurements, blood and urine sample collection
  - A 4-6 hour fasting period is strongly recommended

The following illustration is an example of communicating such information:

“Hello Mr. Smith. My name is \_\_\_\_ and I am an independently contracted medical examiner for ExamOne. I am calling on behalf of Mr. Jones with XYZ Insurance Company. As part of your application for insurance, we need to schedule an exam for you. Is now a good time?  
“Great. This exam should take 20-30 minutes depending on your medical history. During the exam, I will be asking you for the names, addresses and phone numbers of the doctors you have seen in the last 5-10 years. I will also be taking your blood pressure, pulse, height and weight along with blood and/or urine samples. We do recommend a 4-6 hour fast. Are their particular days or times that would best for you?”

4. In order to receive the highest possible number of exam referrals, it is beneficial to provide the manager of the referring ExamOne office with your schedule of availability, so that the ExamOne office can assist in scheduling referrals for service through centralized scheduling, using ExamOne’s “Schedule Now” tool. In order to set up your schedule, please have ready a list of the zip codes you can service and general dates and times of your availability. If you are not participating in centralized scheduling, our recommended calling practices are below. The status protocol is designed in concert with ExamOne’s Schedule Now process, as well as service planning with some of our key customer partners. The referring ExamOne office will expect status updates daily.

Business Day	Action Expected
0	Order received in field office.
1	Order assigned and initial scheduling contact is attempted with applicant. All contact numbers are attempted. Status updated reflecting such actions.
2	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.
3	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.

4	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.
5	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.
6	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions. Contact ExamOne office to have postcard sent to applicant and agent contacted if applicable.
8	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.
10	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.
12	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.
14	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions.
16	Scheduling contact is attempted with applicant. All contact numbers are attempted and status updated reflecting such actions. Contact ExamOne office to have postcard sent to applicant and agent contacted if applicable.
19 through cancellation	Scheduling contact attempted with applicants every 72 hours.

5. If you are unable to perform exam at the time applicant requests, please immediately advise ExamOne so other arrangement can be made for completing the exam. ExamOne can arrange for an alternate examiner if you are unavailable when the client has requested.
6. If you cannot make contact with applicant after attempting five (5) days in a row, notify the referring ExamOne office.
7. An agent should never be present during an insurance examination. If the examination is taking place at the agent's office, please inform the agent that the exam must be done privately (in a separate room). If the agent arrives at the applicant's home or business when the examination is taking place, they must be informed that the examination must be completed privately.
8. The original exam belongs to and is paid for by the insurance company that was named on the form the examiner originally completed. Please check with the referring ExamOne office before providing copies to any agent or third party.
9. It is recommended that appointments be reconfirmed before scheduled time. If the scheduled appointment is in ExamOne's order management system 48 hours prior to the appointment, our system will call the applicant to confirm the appointment.

### C. ACCEPTING “PRE-SET” APPOINTMENTS

A “pre-set” is an appointment that has been pre-set by either the agent or the order requestor. If you accept a pre-set appointment, please call the applicant immediately to confirm day, time, location, and to get any directions. ExamOne’s insurance company customers expect and establish as a requirement to keep the appointment even if you have not talked with the applicant prior to the appointment.

### D. CANCELING APPOINTMENTS

If you need to cancel an appointment or change an appointment due to an emergency or scheduling mix-up, please call the referring ExamOne office first, who can either arrange for a substitute examiner or assist in contacting the applicant(s) to reschedule your appointment for services.

### E. PERSONAL SAFETY

As a general rule, an examiner is never expected to complete an examination where he/she feels unsafe or uncomfortable. If an Examiner arrives for an examination and finds himself/herself in an unusual situation (applicant appears intoxicated, etc.), it is left to the discretion of the Examiner to choose to complete the exam if they feel safe or to leave the situation. If the examiner feels that they must leave the situation, he/she should notify the applicant that someone from ExamOne or their agent will be in contact with them, and he/she must notify the referring ExamOne office manager immediately.

### F. CONDUCTING EXAMINATIONS

Both insurance companies as well as their insurance applicants expect examiners to observe certain standards. Generally these are very similar or the same that you would expect to observe when providing other professional services. These are:

1. Know all of the standards for such examinations.
2. Execute only those procedures you have been engaged to perform.
3. Treat each applicant with professionalism, dignity, respect and courtesy.
4. Project a professional image during any phone or personal contact with an applicant.

5. Applicants expect you to dress in a business-like, professional manner when performing services. This includes wearing a neat and clean lab jacket, medical uniform or business casual dress along with appropriate, closed toe shoes. Examples of clothing that would not meet these standards are tank tops, dresses, jeans, skirts, shorts, flip flops, etc.
6. Insurance companies expect that you will be prepared for each exam procedure and that you will have all the necessary equipment.
7. Insurance companies expect that you will arrive promptly for each appointment. If delay or cancellation is unavoidable, please notify the applicant and the referring ExamOne office as soon as possible.
8. All medical information is confidential and the content of an exam should not be discussed with anyone, including your spouse, children or friends. This information should be properly stored as well.
9. Please advise your ExamOne office of any problems encountered during an exam.
10. Collect and record all information accurately and completely as relayed by the client. If any life style or sensitive medical information is provided by client or you witness it, we must ensure the insurance company is made aware of this information.
11. All exams should meet CDC and/or other professional standards for safety and health.
12. Handle all specimens in accordance with CDC and/or other professional standards. See Appendix B for Protocols.
13. Insurance companies expect your equipment to be in good working order, calibrated regularly and hygienically clean at all times.
14. Insurance companies expect the applicant's physical measurements to be measured each time and not verbally asked for.
15. All lab slips should be accurately and thoroughly completed.
16. All health history questions must be accurately completed.
17. Paramedical exams must be completed face to face, not over the phone.

## G. PROVIDING EXAM RESULTS

All exams should be reviewed for quality before they are submitted. Generally an exam should be submitted no later than 24 hours after its completion. An image of the paramedical paperwork must be uploaded to ExamView as it needs to be retained for 26 months.

## H. COMMUNICATING EXAM INFORMATION TO APPLICANTS

If the applicant asks for any medical advice or opinion, the examiner is not authorized by the insurance company to provide such advice. If the applicant questions the examiner about the significance of any physical finding obtained at the time of the exam, (for example blood pressure), the examiner should refer the applicant to his/her personal physician for interpretation. If asked anything about the underwriting of the application or the insurance policy itself, the examiner should refer the applicant to the insurance agent that sold the policy or to the underwriting department of the insurance company.

## I. TIME ESTIMATES FOR SERVICE COMPLETION

Based upon experience, the time needed to complete various tests varies, but the following is a general estimate (not a standard) which may be a useful reference when scheduling appointments.

EXAM	Approximate Length	Description of Exam
Paramed	15-30 minutes	Includes medical history and vital signs
Physical Measurements	5-10 minutes	BP, pulse, height, and weight
Short Form	15-20 minutes	Includes fewer medical history questions and vitals than a paramed
Face to Face (LTC) Assessment	45-60 minutes	The Long Term Care (LTC) is a comprehensive overview of the physical and mental capabilities of the mature proposed insured.

Stress Echocardiogram	2 hours	The Branch Manager usually coordinates this procedure with a local hospital or medical facility.
Physician/Executive Exam	30-40 minutes	Includes medical history with Heart Chart and vitals
Blood Draw (Full or DBS)	15 minutes	Check instructions in kit for further information
EKG	15 minutes	Resting 12 lead Electrocardiogram
Treadmill	30-60 minutes	12 lead EKG on an Exercise/stress treadmill
Chest X-Ray (1 or 2 View)	15 minutes & 20 minutes	Radiographic representation of chest
Heart Chart	15-20 minutes	Nurse or physician takes BP readings, heart history, and a doctor examines applicant.
HOS	5 minutes	Applicant voids a urine specimen that is sent directly to the lab designated by the insurance company.
Older Age Supplement	15-20 minutes	This includes DWR, MMSE and Mobility tests

#### J. EXAMONE QUALITY PROCEDURE

ExamOne has always been very proud of the quality of our services. ExamOne's overall accuracy percentage is 99%. Examiners' work is subject to daily quality control checks on exams completed. ExamOne's Quality Assurance department and the referring ExamOne branch office conduct regular reviews of exam quality.

#### K. INFORMATION PRIVACY AND SECURITY STANDARDS

ExamOne's insurance customers are responsible for the protection and security of protected information (PI) and protected health information (PHI) that are collected and utilized during the insurance underwriting process. As a contractor to these insurance companies, ExamOne and its subcontractors are expected to undertake appropriate

measures to assure that such information is protected. ExamOne expects each examiner to take the necessary steps and utilize best practices to assure that such protections are extended to their handling of such information. Such best practices would include:

1. Examiners are not to keep copies of any applicant's record or completed forms once you have confirmed receipt of copies by the referring ExamOne office. Copies should be provided to the office within 24 hours of completing the exam. If an examiner needs to correct an error or has a question regarding a quality deduction on your pay check, the office will retain images of the completed services.
2. It is important that specimens are NEVER left unattended during collection, handling and shipping. The approved sites to ship from are your local ExamOne office, FedEx office, FedEx drop off box, courier, mail, etc. Specimens must NEVER be left on an examiners porch/front door for pickup. Also, if you are shipping them yourself, you must retain or provide the air bill number, location shipped from and date shipped.
3. Always store specimens, paperwork and any other items containing protected information in safe manner, protected from theft or unintended information disclosure. If transporting specimens or other documents containing PI or PHI in your vehicle, always secure them out of sight of the general public.
4. All discarded documents containing PI or PHI must be disposed of in a safe fashion, and must be destroyed using such equipment as cross-cut shredders. Documents containing PI or PHI are never to be discarded without such destruction. The referring ExamOne office may be able to assist you with safe, appropriate document destruction capabilities.

#### L. MISCELLANEOUS NOTES

- We have an examiner proficiency self testing tool available at [www.examone.com](http://www.examone.com) as a resource if you wish to "test" your knowledge of the procedures and protocols mandated by our insurance company customers.
- If you receive an order on an applicant and during the exam the spouse states they also need an exam, NEVER complete an exam without first having an order.
- TechView is the ExamOne portal which allows examiners to retrieve and manage order information. Please contact the referring ExamOne branch office for information related to the access and use of TechView.
- It is acceptable to perform an EKG on an applicant who has a pacemaker.

- If you have questions related to the appropriate completion of laboratory authorization slips, please contact the referring ExamOne office who can provide you with information and examples of correctly completed documentation.